Hochschule für
Musik und Tanz Köln

Factsheet: Health insurance
for international students and Erasmus Incomings at HfMT Cologne

What's a health insurance in Germany?
Health insurance is compulsory for everyone living in Germany. It covers the costs in the event of illness or injury. Health insurance is provided by the health insurance company of your choice. There are statutory and private health insurance companies.

What's the difference between a statutory health insurance and a private health insurance?
In statutory health insurances, all insured persons receive the same benefits. In private health insurances, the amount of the contribution rate depends on the benefits selected.
In statutory health insurances, all insured persons are treated equally and have the same benefits - regardless of how much they pay in. If you need more benefits than those prescribed by law, you may take out private supplementary insurances.

What does it mean to have free choice of a health insurance?
Each person can decide for themselves which health insurance company they want to insure themselves with.

What, if I'm already insured in my home country?
Students from EU/EEA states and from Switzerland who are already insured with a statutory health insurance in their home country, may have their health insurance recognised by a statutory health insurance fund in Germany. Therefore, you'll need your European Health Insurance Card (EHIC). The EHIC can be applied for free from your health insurance company. Then, with your EHIC, please contact one of the statutory German health insurance companies (by e-mail or telephone). The German health insurance company will check your insurance status and issue an electronic certificate (M10 notification) for the university. You do not need to submit a paper certificate.

In case the health insurance is asking for HfMT's company No.: H0000962.

Students who are insured with a private health insurance company in their home country must present a confirmation from this health insurance company upon enrolment. You cannot switch to a statutory health insurance fund. Please also check with your health insurance provider in your home country.

Students from Non-EU/Non-EEA states must take out health insurance in Germany in any case.

I am an Erasmus student. Do I need a German health insurance as well?
Erasmus students who already have a (statutory) health insurance in their home country do not need to register with a German health insurance company. However, like all students from EU/EEA countries and Switzerland, they need an M10 confirmation from a German statutory health insurance company that they are insured in their home country.

What are the costs for a student's statutory health insurance in Germany?
Please ask the corresponding health insurance directly for the current contribution rate. At present, the monthly contribution rate for students at statutory health insurances is between 140 and 150 EUR.

Are there any age restrictions for compulsory student health insurances?
Yes, students are compulsorily insured until the age of 30. After that, students must insure themselves voluntarily. This insurance is generally more expensive than student insurances.

How much can I work with my student health insurance?

If you are insured as a student, you may earn a maximum of 556 EUR per month in a mini-job, for example. Or, if you have a job as a Werkstudierende*r (working student), you are not allowed to work more than 20 hours per week. This means if you are in a fixed-term employment relationship and are not employed for more than 26 weeks in total with a weekly working time of more than 20 hours over the course of a year.
If you are in short-term employment, i.e. the job is limited from the outset to a maximum of three months (70 working days) per year, you remain insured as a student.

AGE	Employment relationship	Health Insurance
< 30 years	mini-job/Werkstudierende*r	Statutory health insurance
> 30 years	mini job/Werkstudierende*r	Voluntarily statutory health insurance
< 30 years	employee	Statutory health insurance
> 30 years	employee	Statutory health insurance

It’s done! I have my health insurance and received my insurance card.

What services can I take advantage of?

The services prescribed by law include, for example, normal check-ups and standard immunisations, but also the treatment of serious, long-term illnesses and the treatment of accidents with subsequent aftercare. You are free to choose your general practitioner or specialist. If you are treated as an inpatient in hospital, you pay your own share of 10 EUR per day for a maximum of 28 days per year. If your doctor prescribes medication, you pay your own share. Dental treatment is covered by health insurance. However, only part of the cost of dentures is covered by health insurance. Orthodontics are generally not covered. If in doubt, please always check with your health insurance company first.

Can I switch from my private health insurance to a statutory one or vice versa?

It is not possible to switch from private health insurance to statutory health insurance. Exception: If you work more than 20 hours/week, you will automatically be compulsorily insured in a statutory health insurance scheme. After termination of employment, you can remain insured in the statutory health insurance scheme.

What does KSK mean?

The Artists' Social Insurance Act (in German: KSVG) is implemented by the Artists' Social Insurance Fund (in German: KSK).
This offers similar protection to that enjoyed by employees in the statutory social insurance scheme.
The KSK itself is not a service provider, but coordinates the payment of contributions for its insured persons to a health insurance scheme of their choice and to statutory pension and long-term care insurance. The individual monthly contribution that an artist/publicist pays to the KSK depends on the amount of their income (3,900.00 EUR per year, with the exception of young professionals).
The KSK is relevant to you if you earn your living as a self-employed artist.
You can find all the information here: www.kuenstlersozialkasse.de/.
The KSK offers regular webinars!

Please note that this document can only serve as an information. Get advice on benefits and contributions from your statutory or private health insurance provider of choice before signing a contract or switching to another provider.

Further information and links:

https://www.study-in-germany.de/de/studium-planen/voraussetzungen/krankenversicherung/

An overview of German statutory health insurances: https://www.gkv-spitzenverband.de/service/krankenkassenliste/krankenkassen.jsp?filter=10#krankenkassen

Information on EHIC: https://employment-social-affairs.ec.europa.eu/policies-and-activities/moving-working-europe/eu-social-security-coordination/european-health-insurance-card_en

Benefits of statutory health insurances (available only in German): https://www.gesetzlichekrankenkassen.de/leistungen/leistungen.html